

NEW JERSEY ORTHOPAEDIC INSTITUTE,LLC
DEBTOR IN POSSESSION
CH11 CASE #25-11370 (NJ)
ATTN: KINGA SKALSKA-DYBAS / CFO
504 VALLEY RD STE 200
WAYNE NJ 07470-3534

Questions?

Call your Customer Service Officer or Client Services

1-800-AT WELLS (1-800-289-3557)

5:00 AM TO 6:00 PM Pacific Time Monday - Friday

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

Your Business and Wells Fargo

Visit wellsfargo.com/digitalbusinessresources to explore tours, articles, infographics, and other resources on the topics of money movement, account management and monitoring, security and fraud prevention, and more.

Other Wells Fargo Benefits

Fraud and scam tips to help keep your money safe: Check fraud and government impersonator scams

Quickly spot check fraud and scams:

- Review check images after they've cleared to look for any changes. If something doesn't look right, report it right away.
- Verify your recipient received the money.
- Set up Alerts in the Wells Fargo Mobile® app* or online banking to be notified when a check clears.
- Be wary if someone sends you a check and asks you to send money back. That's likely a scam.

Government impersonation scams are on the rise.

Scammers impersonate government agencies to get at your money or personal information.

What to know:

- A government agency will never ask you to move your money, even to a "protected account."
- Keep your Social Security and Medicare numbers secure and never share them.
- If you have a real tax issue, the IRS will contact you through the U.S. Mail prior to calling you. If you get an unexpected call from the IRS, hang up right away, even if the caller already has your Social Security number.



- If someone asks you to move your money to another account for any reason, it's probably a scam.

*Sign-up may be required. Availability may be affected by your mobile carrier's coverage area. Your mobile carrier's message and data rates may apply.

Statement period activity summary

Beginning balance on 5/1	\$1,071.32
Deposits/Credits	168,300.00
Withdrawals/Debits	- 150,479.43
Ending balance on 5/31	\$18,891.89

Account number: [REDACTED] **5179 (primary account)**

NEW JERSEY ORTHOPAEDIC INSTITUTE, LLC
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NEW Jersey account terms and conditions apply

For Direct Deposit use
Routing Number (RTN): [REDACTED] 0025

For Wire Transfers use
Routing Number (RTN): [REDACTED] 0248

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo branch.

Transaction history

Date	Check Number	Description	Deposits/ Credits	Withdrawals/ Debits	Ending daily balance
5/6		Online Transfer From NEW Jersey Orthopaedic Institute, LLC Ref #1b05927J8F Commercial Business Checkin for Payroll Pay Date 5/9/25	8,300.00		
5/6	1782	Check		484.37	8,886.95
5/8		WT Seq#69855 Northlands Orthopaedic /Org= Srf# 0067649128625355 Trn#250508069855 Rfb#	90,000.00		
5/8		Direct Pay Individual Pymt Trans		1.50	
5/8		Direct Pay Monthly Base		10.00	
5/8	<	Business to Business ACH Debit - Tax Service 702 Pmt Impnd 250507 P3887-003684164 NEW Jersey Orthopaedic		22,023.80	
5/8	<	Business to Business ACH Debit - Tax Service 702 Pmt Impnd 250507 P3887-003679136 NEW Jersey Orthopaedic		39,673.61	37,178.04
5/9		WF Direct Pay-Payment- Payroll Pay Date 5.9.2025-Tran ID Dpaaae2Sde		14,284.60	22,893.44
5/20		Online Transfer From NEW Jersey Orthopaedic Institute, LLC Commercial Business Checking xxxxxx5229 Ref #1b05grkj3x on 05/20/25	29,000.00		51,893.44
5/21		Deposit Made In A Branch/Store	25,000.00		
5/21		Deposit Made In A Branch/Store	16,000.00		
5/21		WF Direct Pay-Payment- Payroll-Tran ID Dpaaafc0Cq		14,284.60	78,608.84
5/22	<	Business to Business ACH Debit - Tax Service 702 Pmt Impnd 250521 P3887-003703852 NEW Jersey Orthopaedic		59,716.95	18,891.89
Totals			\$168,300.00	\$150,479.43	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

< **Business to Business ACH:** If this is a business account, this transaction has a return time frame of one business day from post date. This time frame does not apply to consumer accounts.



Summary of checks written(*checks listed are also displayed in the preceding Transaction history*)

<i>Number</i>	<i>Date</i>	<i>Amount</i>
1782	5/6	484.37

Monthly service fee summary

For a complete list of fees and detailed account information, see the disclosures applicable to your account or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 05/01/2025 - 05/31/2025	Standard monthly service fee \$14.00	You paid \$0.00
The bank has waived the fee for this fee period.		
How to avoid the monthly service fee	Minimum required	This fee period
Have any ONE of the following each fee period		
• Average ledger balance	\$7,500.00	\$20,373.00 <input type="text" value="÷"/>
The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days. Transactions occurring after the last business day of the month will be included in your next fee period.		

DG/DG

Account transaction fees summary

<i>Service charge description</i>	<i>Units used</i>	<i>Units included</i>	<i>Excess units</i>	<i>Service charge per excess units (\$)</i>	<i>Total service charge (\$)</i>
Cash Deposited (\$)	0	7,500	0	0.0030	0.00
Transactions	8	200	0	0.50	0.00
Total service charges					\$0.00



IMPORTANT ACCOUNT INFORMATION

Funds Availability Policy Update

Effective June 4, 2025, we are updating the Funds Availability Policy in our Commercial Account Agreement as follows:

In the "Longer delays may apply" section, we are making the following changes:

- The amount of your deposit that may be available on the first business day after the day of your deposit is increasing from \$225 to \$275.
- The amount of funds you deposit by check on any one day that may lead to a longer delay in availability of generally no more than seven business days is increasing from \$5,525 to \$6,725.

NEW YORK CITY CUSTOMERS ONLY -- Pursuant to New York City regulations, we request that you contact us at 1-800-TO WELLS (1-800-869-3557) to share your language preference.

- To dispute or report inaccuracies in information we have furnished to a Consumer Reporting Agency about your accounts: Wells Fargo Bank, N.A. may furnish information about deposit accounts to Early Warning Services. You have the right to dispute the accuracy of information that we have furnished to a consumer reporting agency by writing to us at Wells Fargo Bank N.A. Attn: Deposit Furnishing Disputes MAC F2304-019 PO Box 50947 Des Moines, IA 50340. Include with the dispute the following information as available: Full name (First, Middle, Last), Complete address, The account number or other information to identify the account being disputed, Last four digits of your social security number, Date of Birth. Please describe the specific information that is inaccurate or in dispute and the basis for the dispute along with supporting documentation. If you believe the information furnished is the result of identity theft, please provide us with an identity theft report.
- In case of errors or questions about other transactions (that are not electronic transfers): Promptly review your account statement within 30 days after we made it available to you, and notify us of any errors.
- If your account has a negative balance: Please note that an account overdraft that is not resolved 60 days from the date the account first became overdrawn will result in closure and charge off of your account. In this event, it is important that you make arrangements to redirect recurring deposits and payments to another account. The closure will be reported to Early Warning Services. We reserve the right to close and/or charge-off your account at an earlier date, as permitted by law. The laws of some states require us to inform you that this communication is an attempt to collect a debt and that any information obtained will be used for that purpose.
- To download and print an Account Balance Calculation Worksheet(PDF) to help you balance your checking or savings account, enter www.wellsfargo.com/balancemyaccount in your browser on either your computer or mobile device.

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